

In re:
Thomas E. Sloan
Judyth A. Sloan
Debtors

Case No. 19-11196-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Sep 02, 2022

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas E. Sloan, Judyth A. Sloan, 5321 Morris Street, Philadelphia, PA 19144-3907
14320614	+ Marcus Williams, c/o The Law Office of Jared S. Zafran, 1500 Walnut Street, Suite 500, Philadelphia, PA 19102-3503
14319781	#+ RealCo Investments LP, c/o Gary P. Lightman, Esquire, Lightman & Manochi, Gary P. Lightman, Esquire, 1520 Locust St., 12th Floor Philadelphia, PA 19102-4407

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 02 2022 23:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 03 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14304470	+ Email/Text: bkfilings@zwickerpc.com	Sep 02 2022 23:47:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14286401	Email/PDF: resurgentbknofications@resurgent.com	Sep 02 2022 23:43:19	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14372130	Email/Text: megan.harper@phila.gov	Sep 02 2022 23:47:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14361200	Email/Text: megan.harper@phila.gov	Sep 02 2022 23:47:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14282341	+ Email/Text: bankruptcy@cavps.com	Sep 02 2022 23:47:00	Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14319260	+ EDI: CITICORP.COM	Sep 03 2022 03:43:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14279743	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 02 2022 23:47:00	Deutsche Bank National Company, c/o Select Portfilio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

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14320152	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 02 2022 23:43:19	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14319285	Email/PDF: resurgentbknotifications@resurgent.com	Sep 02 2022 23:55:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14669337	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 02 2022 23:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, P.O. Box 619096, Dallas, TX 75261-9096
14321915	EDI: PRA.COM	Sep 03 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14282079	EDI: Q3G.COM	Sep 03 2022 03:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14316582	EDI: Q3G.COM	Sep 03 2022 03:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14287546	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 02 2022 23:47:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14296574	EDI: TDBANKNORTH.COM	Sep 03 2022 03:43:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
14302622	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 02 2022 23:47:00	U.S. Bank National Association, PO Box 619096, Dallas TX 75261-9096
14321837	+ Email/Text: bankruptcy@bsifinancial.com	Sep 02 2022 23:47:00	U.S. Bank Trust, N.A., c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
14319197	+ EDI: WFHOME	Sep 03 2022 03:43:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
14312110	EDI: WFCCSBK	Sep 03 2022 03:43:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14400158	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14404621	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor U.S. Bank National Association cwohlab@raslg.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee of NRZ Pass-Through Trust XVIII cwohlab@raslg.com
ERIK B. JENSEN	on behalf of Creditor WELLS FARGO BANK N.A. erik@jensenbagnatolaw.com, jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
ERIK B. JENSEN	on behalf of Joint Debtor Judyth A. Sloan erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
ERIK B. JENSEN	on behalf of Debtor Thomas E. Sloan erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
GARY P. LIGHTMAN	on behalf of RealCo Investments LP garylighman@lightmanlaw.com kditomaso@lightmanlaw.com
HARRY B. REESE	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
JASON BRETT SCHWARTZ	on behalf of Creditor U.S. Bank Trust National Association jschwartz@mesterschwartz.com
JILL MANUEL-COUGHLIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
JOSHUA DOMER	on behalf of Creditor CITY OF PHILADELPHIA joshua.domer@phila.gov Edelyne.Jean-Baptiste@Phila.gov
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-WL2, Asset-Backed Certificates, Series 2005-WL2 bkgroup@kmlawgroup.com
KEVIN M. BUTTERY	on behalf of Creditor Citibank N.A., Not in Its Individual Capacity, But Solely as Trustee for The NRZ Pass-Through Trust VI cdigianantonio@rascrane.com
LAUREN BERSCHLER KARL	on behalf of Creditor Citibank N.A., Not in Its Individual Capacity, But Solely as Trustee for The NRZ Pass-Through Trust VI lkarl@rascrane.com, lbkarl03@yahoo.com
LAUREN BERSCHLER KARL	on behalf of Creditor Citibank N.A., lkarl@rascrane.com, lbkarl03@yahoo.com
LAUREN BERSCHLER KARL	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BY SOLELY AS TRUSTEE FOR THE NRZ PASS-THROUGH TRUST V-B lkarl@rascrane.com, lbkarl03@yahoo.com
LILY CHRISTINA CALKINS	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee of NRZ Pass-Through Trust XVIII logsecf@logs.com, lilychristinacalkins@gmail.com
MARTIN A. MOONEY	on behalf of Creditor TD BANK N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com
MARTIN A. MOONEY	on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com
REBECCA ANN SOLARZ	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-WL2, Asset-Backed Certificates, Series 2005-WL2 bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

W. LYLE STAMPS

on behalf of RealCo Investments LP wlstamps@lightmanlaw.com

TOTAL: 22

Information to identify the case:

Debtor 1	<u>Thomas E. Sloan</u>	Social Security number or ITIN	xxx-xx-8147
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Judyth A. Sloan</u>	Social Security number or ITIN	xxx-xx-0388
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11196-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas E. Sloan

Judyth A. Sloan
aka Roux Sloan

9/1/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.